

MARYLAND DEED OF TRUST

Washington Law Reporter Form 102
1625 Eye St. N.W., Washington, D.C. 20006Rec'd for Record Dec. 27 79 108 f Day Recorded & Ex'd per Charles C. Keller, CLU

This Deed of Trust, made this 13th day of December, 1979, by and between
 Steven A. Heffner and Janice P. Heffner, his wife,
 hereinafter referred to as "Grantor," and Arthur G. House
 and Donald H. Hadley,
 hereinafter referred to as "Trustees";

Whereas, Grantor is justly indebted unto the Estate of James E. Kirby,

in the principal sum of Fifteen Thousand and No/100

Dollars (\$ 15,000.00), as deferred purchase money secured by a secondary mortgage
 to aid in the sale of a residence, (Insert Type Of Transaction)
 for which amount the Grantor has signed and delivered his promissory note of even date herewith
 payable to the order of The Estate of James E. Kirby,

DEC 27-79 A 29297 *****17.00

in the principal amount of Fifteen Thousand and No/100 Dollars-----

Dollars (\$ 15,000.00) bearing interest at the rate of eleven percent (11 %) per annum
 until paid, ~~and the following terms and obligations~~ upon the terms and conditions stated
 therein, including:

This Deed of Trust is junior to that Deed of Trust of the
 Grantors bearing even date herewith, recorded immediately
 prior hereto in the land records of Frederick County,
 Maryland, securing Key Federal Savings and Loan Association
 in the amount of Forty Five Thousand and NO/100 Dollars (\$45,000.00).

It is covenanted and agreed by and between the parties hereto that
 should the title of the property described herein be acquired by any
 person, persons, partnerships or corporation, other than the Makers,
 by voluntary or involuntary grant or assignment, or in any other manner
 without the Holder's written consent, or should the same be encumbered
 by the Makers, their heirs, personal representatives and assigns, without
 the Holder's written consent, then the whole of said principal sum, at
 the option of the Holder, shall immediately become due and owing as
 herein provided.

Now, Therefore, This Deed of Trust Witnesseth: That to secure the prompt payment
 of said indebtedness and all charges and advances as in said promissory note and as herein provided,
 the Grantor, in consideration of the sum of One Dollar in hand paid by said Trustees at and before the
 sealing and delivering of these presents, the receipt of which is hereby acknowledged, does hereby grant
 and convey in fee simple unto the Trustees the land and premises lying and being in Frederick
 County, State of Maryland, and described as follows:

BEING KNOWN AND DESIGNATED as Lot No. 22, in Block "A" in the subdivision k/a
 "Plat One, Eaglehead, as per plat recorded among the Plat Records of Frederick
 County, Maryland in Plat Book No. 6 folio 103.

BEING the same property described in a Deed dated May 20, 1977 and
 recorded among the Land Records of Frederick County in Liber 1019
 folio 533 was granted and conveyed by John W. Aitken unto James E.
 Kirby.

f 07 00